

In re:  
Beth S Shapiro  
Debtor

Case No. 18-13346-jkf  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: Lisa  
Form ID: 318

Page 1 of 3  
Total Noticed: 39

Date Rcvd: Nov 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 28, 2019.

db +Beth S Shapiro, 47 Llanfair Road, Apt. B2, Ardmore, PA 19003-3318  
14109791 +Aes/pnc Natl City, Po Box 61047, Harrisburg, PA 17106-1047  
14109792 #+Allied Interstate, P.O. Box 361445, Columbus, OH 43236-1445  
14109794 +American Coradius International LLC, 2420 Sweet Home Road, Suite 150, Amherst, NY 14228-2244  
14109797 +Coemnity Bank/Pay Pal Credit, P.O. Box 5138, Timonium, MD 21094-5138  
14109800 +D & A Services, 1400 E. Touhy Avenue, Suite G2, Des Plaines, IL 60018-3338  
14109803 #+EGD Financial Care, P.O. Box 1020, Dept 806, Horsham, PA 19044-8020  
14109802 +Edfinancial Services L, 120 N Seven Oaks Dr, Knoxville, TN 37922-2359  
14109806 +MLR Solutions, P.O. Box 60536, King of Prussia, PA 19406-0536  
14109805 +Main Line Health Care, 2 Industrial Blvd, Suite B-102, Paoli, PA 19301-1645  
14128431 +Melissa Boyd, Esquire, High Schwartz, 40 East Airy Street, Norristown, PA 19401-4803  
14109840 +Michael D. Vagnoni, Esquire, Obermayer Rebmann Maxwell & Hippel, Centre Square West, 1500 Market Street, Suite 3400, Philadelphia, PA 19102-2131  
14109808 +Obermayer Rebmann Maxwell & Hippel, Centre Square West, 1500 Market Street, Suite 3400, Philadelphia, PA 19102-2131  
14109811 +PNC Bank, P.O. Box 3429, Pittsburgh, PA 15230-3429  
14109809 +Penn Medicine, P.O. Box 824406, Philadelphia, PA 19182-4406  
14109812 +Quest Diagnostics, P.O. Box 740775, Cincinnati, OH 45274-0775  
14109813 +Saul Levit LLC, 5 Radnor Corporate Center, Suite 170, 100 Matsonford Road, Radnor, PA 19087-4559  
14126724 +Steven Prusky, c/o Alan L. Frank Law Associates, P.C., 135 Old York Road, Jenkintown, PA 19046-3617  
14128440 +Steven Prusky, 204 Avon Road, Narberth, PA 19072-2308  
14109816 +University of Penn Health System, c/o PennCredit, P.O. Box 988, Harrisburg, PA 17108-0988

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: BTPDERSHAW.COM Nov 27 2019 08:33:00 TERRY P. DERSHAW, Dershaw Law Offices, P.O. Box 556, Warminster, PA 18974-0632  
smg E-mail/Text: megan.harper@phila.gov Nov 27 2019 03:44:50 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595  
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 27 2019 03:44:48 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
14109793 +EDI: RMCB.COM Nov 27 2019 08:33:00 AMCA Collection Agency, 4 Westchester Plaza, Building 4, Elmford, NY 10523-1615  
14109790 +E-mail/Text: mtamsett@adminrecovery.com Nov 27 2019 03:44:47 Admin Recovery LLC, 45 Earhart Drive, Suite 102, Williamsville, NY 14221-7809  
14109795 +E-mail/Text: bankruptcyc@usecapital.com Nov 27 2019 03:45:11 Capital Accounts, Po Box 140065, Nashville, TN 37214-0065  
14109796 +E-mail/Text: mediamangers@clientservices.com Nov 27 2019 03:44:17 Client Services, 3451 Harry S Truman Blvd, St. Charles, MO 63301-9816  
14109798 +EDI: WFNNB.COM Nov 27 2019 08:33:00 Comenity Capital Bank, Bankruptcy Department, P.O. Box 183043, Columbus, OH 43218-3043  
14109799 +EDI: ARSN.COM Nov 27 2019 08:33:00 Crown Asset Management, LLC, c/o ARS National Services, Inc., P.O. Box 469046, Escondido, CA 92046-9046  
14109801 EDI: DISCOVER.COM Nov 27 2019 08:33:00 Discover, P.O. Box 30943, Salt Lake City, UT 84130  
14109804 +E-mail/Text: bncnotices@becket-lee.com Nov 27 2019 03:44:20 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
14109807 +E-mail/Text: bnc@nordstrom.com Nov 27 2019 03:44:21 Nordstroms, Bankruptcy Department, P.O. Box 6566, Englewood, CO 80155-6566  
14110273 +EDI: PRA.COM Nov 27 2019 08:33:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
14109810 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 27 2019 03:44:30 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
14109814 +EDI: RMSC.COM Nov 27 2019 08:33:00 Synchrony Bank, Attention: Bankruptcy Department, P.O. Box 965061, Orlando, FL 32896-5061  
14109815 EDI: TFSR.COM Nov 27 2019 08:33:00 Toyota Financial Services, P.O. Box 8026, Cedar Rapids, IA 52409  
14219256 EDI: BL-TOYOTA.COM Nov 27 2019 08:33:00 Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
14109817 EDI: USBANKARS.COM Nov 27 2019 08:33:00 Us Bk Rms Cc, Po Box 108, Saint Louis, MO 63166  
14109818 EDI: USAA.COM Nov 27 2019 08:33:00 Usaa Savings Bank, Po Box 47504, San Antonio, TX 78265

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

District/off: 0313-2 User: Lisa Page 2 of 3 Date Rcvd: Nov 26, 2019  
Form ID: 318 Total Noticed: 39

smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
14109825\* +AMCA Collection Agency, 4 Westchester Plaza, Building 4, Elmsford, NY 10523-1615  
14128418\* +AMCA Collection Agency, 4 Westchester Plaza, Building 4, Elmsford, NY 10523-1615  
14109822\* +Admin Recovery LLC, 45 Earhart Drive, Suite 102, Williamsville, NY 14221-7809  
14128415\* +Admin Recovery LLC, 45 Earhart Drive, Suite 102, Williamsville, NY 14221-7809  
14109823\* +Aes/pnc Natl City, Po Box 61047, Harrisburg, PA 17106-1047  
14128416\* +Aes/pnc Natl City, Po Box 61047, Harrisburg, PA 17106-1047  
14109824\* +Allied Interstate, P.O. Box 361445, Columbus, OH 43236-1445  
14128417\* +Allied Interstate, P.O. Box 361445, Columbus, OH 43236-1445  
14109826\* +American Coradius International LLC, 2420 Sweet Home Road, Suite 150,  
Amherst, NY 14228-2244  
14128419\* +American Coradius International LLC, 2420 Sweet Home Road, Suite 150,  
Amherst, NY 14228-2244  
14109827\* +Capital Accounts, Po Box 140065, Nashville, TN 37214-0065  
14128420\* +Capital Accounts, Po Box 140065, Nashville, TN 37214-0065  
14109828\* +Client Services, 3451 Harry S Truman Blvd, St. Charles, MO 63301-9816  
14128421\* +Client Services, 3451 Harry S Truman Blvd, St. Charles, MO 63301-9816  
14109829\* +Coemnity Bank/Pay Pal Credit, P.O. Box 5138, Timonium, MD 21094-5138  
14128422\* +Coemnity Bank/Pay Pal Credit, P.O. Box 5138, Timonium, MD 21094-5138  
14109830\* +Comenity Capital Bank, Bankruptcy Department, P.O. Box 183043, Columbus, OH 43218-3043  
14128423\* +Comenity Capital Bank, Bankruptcy Department, P.O. Box 183043, Columbus, OH 43218-3043  
14109831\* +Crown Asset Management, LLC, c/o ARS National Services, Inc., P.O. Box 469046,  
Escondido, CA 92046-9046  
14128424\* +Crown Asset Management, LLC, c/o ARS National Services, Inc., P.O. Box 469046,  
Escondido, CA 92046-9046  
14109832\* +D & A Services, 1400 E. Touhy Avenue, Suite G2, Des Plaines, IL 60018-3338  
14128425\* +D & A Services, 1400 E. Touhy Avenue, Suite G2, Des Plaines, IL 60018-3338  
14109833\* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025  
(address filed with court: Discover, P.O. Box 30943, Salt Lake City, UT 84130)  
14128426\* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025  
(address filed with court: Discover, P.O. Box 30943, Salt Lake City, UT 84130)  
14109835\* +EGD Financial Care, P.O. Box 1020, Dept 806, Horsham, PA 19044-8020  
14128428\* +EGD Financial Care, P.O. Box 1020, Dept 806, Horsham, PA 19044-8020  
14109834\* +Edfinancial Services L, 120 N Seven Oaks Dr, Knoxville, TN 37922-2359  
14128427\* +Edfinancial Services L, 120 N Seven Oaks Dr, Knoxville, TN 37922-2359  
14109836\* +Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
14128429\* +Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
14109838\* +MLR Solutions, P.O. Box 60536, King of Prussia, PA 19406-0536  
14128432\* +MLR Solutions, P.O. Box 60536, King of Prussia, PA 19406-0536  
14109837\* +Main Line Health Care, 2 Industrial Blvd, Suite B-102, Paoli, PA 19301-1645  
14128430\* +Main Line Health Care, 2 Industrial Blvd, Suite B-102, Paoli, PA 19301-1645  
14109839\* +Nordstroms, Bankruptcy Department, P.O. Box 6566, Englewood, CO 80155-6566  
14128433\* +Nordstroms, Bankruptcy Department, P.O. Box 6566, Englewood, CO 80155-6566  
14128434\* +Obermayer Rebmann Maxwell & Hippel, Centre Square West, 1500 Market Street, Suite 3400,  
Philadelphia, PA 19102-2131  
14109843\* +PNC Bank, P.O. Box 3429, Pittsburgh, PA 15230-3429  
14128437\* +PNC Bank, P.O. Box 3429, Pittsburgh, PA 15230-3429  
14109841\* +Penn Medicine, P.O. Box 824406, Philadelphia, PA 19182-4406  
14128435\* +Penn Medicine, P.O. Box 824406, Philadelphia, PA 19182-4406  
14109842\* +Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
14128436\* +Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
14109844\* +Quest Diagnostics, P.O. Box 740775, Cincinnati, OH 45274-0775  
14128438\* +Quest Diagnostics, P.O. Box 740775, Cincinnati, OH 45274-0775  
14109845\* +Saul Levit LLC, 5 Radnor Corporate Center, Suite 170, 100 Matsonford Road,  
Radnor, PA 19087-4559  
14128439\* +Saul Levit LLC, 5 Radnor Corporate Center, Suite 170, 100 Matsonford Road,  
Radnor, PA 19087-4559  
14109846\* +Synchrony Bank, Attention: Bankruptcy Department, P.O. Box 965061, Orlando, FL 32896-5061  
14128441\* +Synchrony Bank, Attention: Bankruptcy Department, P.O. Box 965061, Orlando, FL 32896-5061  
14109847\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Financial Services, P.O. Box 8026,  
Cedar Rapids, IA 52409)  
14128442\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Financial Services, P.O. Box 8026,  
Cedar Rapids, IA 52409)  
14109849\* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: Us Bk Rms Cc, Po Box 108, Saint Louis, MO 63166)  
14128444\* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: Us Bk Rms Cc, Po Box 108, Saint Louis, MO 63166)  
14109848\* +University of Penn Health System, c/o PennCredit, P.O. Box 988, Harrisburg, PA 17108-0988  
14128443\* +University of Penn Health System, c/o PennCredit, P.O. Box 988, Harrisburg, PA 17108-0988  
14109850\* Usaa Savings Bank, Po Box 47504, San Antonio, TX 78265  
14128445\* Usaa Savings Bank, Po Box 47504, San Antonio, TX 78265

TOTALS: 0, \* 58, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0313-2

User: Lisa  
Form ID: 318

Page 3 of 3  
Total Noticed: 39

Date Rcvd: Nov 26, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 28, 2019

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 26, 2019 at the address(es) listed below:

ALAN L. FRANK on behalf of Creditor Steven Prusky afrank@alflaw.net  
ALAN L. FRANK on behalf of Plaintiff Steven Prusky afrank@alflaw.net  
CHARLES W. CAMPBELL on behalf of Defendant Beth S Shapiro cwcampbell13@gmail.com, Campbelldoc301@gmail.com  
DAVID H. LANG on behalf of Debtor Beth S Shapiro langlawoffice@gmail.com  
DAVID H. LANG on behalf of Defendant Beth S Shapiro langlawoffice@gmail.com  
MICHAEL D. VAGNONI on behalf of Creditor Obermayer Rebmann Maxwell & Hippel LLP michael.vagnoni@obermayer.com,  
Lucille.acello@obermayer.com;Alicia.sandoval@obermayer.com;vanja.moraca@obermayer.com;angela.baglanzis@obermayer.com;helen.belair@obermayer.com  
REBECCA ANN SOLARZ on behalf of Creditor Toyota Lease Trust bkgroup@kmllawgroup.com  
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

**Information to identify the case:**

Debtor 1 **Beth S Shapiro**  
First Name Middle Name Last Name  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5797**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **18-13346-jkf**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Beth S Shapiro  
aka Beth Shapiro Prusky, aka Beth Susan  
Shapiro

11/26/19

**By the court:** Jean K. FitzSimon  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**